

energy **Barry** Jensen

Tune-up will help an air conditioner

WITH SUMMER here, now's the time to give

your hard-working room air conditioner a "tune-up."

Because it does a good job of keeping you com-fortable when hot, when humid weather sets in, it can easily be taken for granted.

But just like your automobile, your air condition-er won't run at peak efficiency unless it's main-tained on a regular schedule.

This checklist can help you get the most from any room air conditioner this summer:

• Trim bushes and shrubs around the exterior of the unit. Free air circulation is essential to effec-

the unit. Free air circulation is essential to effec-tive performance.img coils, inside and out. Dirt and dust on the coils reduce efficiency. This accu-mulation is most likely to occur on the outside coils. If dirt is heavily encrusted, you may need the help of a professional who can steam clean the coils.

Check the filter. Just as bushes can restrict

air flow on the outside, a dirty filter can restrict it on the inside.

Be sure to clean the filter and check it once a month for the entire cooling season.

• Some brands of air conditioners need annual fair motor oiling and drain tube cleaning.

fai motor oiling and drain tube cleaning.

IF VOU'RE not certain about the instructions for your room air conditioner, check your owner's manual so see what is recommended.

Be sure the hot air stays outside and cool air inside. This means doing any caulking or weather-stripping you evertooked last fail. Install blinds or awaings on windows in direct sunlight.

Be sure you have drapes that close on windows without air conditioners.

without air conditioners.

Be sure fireplace flues are closed tightly.

Remember, too, the same insulation that helps
keep your house warm in the winter will help keep
it cool in the summer.

FOR SHORT TERM SAVINGS . . .

91-DAY SAVINGS CERTIFICATES

with 1/4% higher interest than any bank can pay.

The interest rate is equal to the average auction rate (on a discount basis) for 91-Day Treasury Bills. Interest can be paid at maturity, paid monthly by check or automatically transferred to a Standard Federal checking or savings account. Your interest rate is guaranteed for the full term of your 91-Day Savings Certificate.

FOR LONGER TERM SAVINGS... 21/2-YEAR **MONEY MARKET**

Interest can be paid at maturity, paid by monthly or quarterly check, or automatically transferred to a Standard Federal checking

The interest rate established at the time the account is opened is the rate in effect for the full 2½-year term of the certificate.

CERTIFICATES

or savings account.

THE SAME ANNUAL INTEREST RATE.

Minimum Balance \$7,500.00 Rate in effect through July 12, 1982.

Federal regulations require loss of all interest earned on amounts withdrawn from these accounts prior to maturity

ANNUAL INTEREST RATE

QUARTERLY COMPOUNDING.

Minimum Balance \$100.00 Rate in effect until further notice.

Federal regulations require a substantial interest penalty for early withdrawal from certificate accounts. Minimum balance for

at Standard Federal Savings

Savings accounts are insured to \$100,000.00 by the FSLIC. Your insured funds are also backed by the full faith and credit of the United States Government.

CHECKING ACCOUNTS WITH INTEREST

Standard Federal checking accounts earn the highest interest allowed by law.

These accounts earn 51/4% interest, continuously compounded, for an effective annual yield of 5.467%.

You may open an account in any amount. However, with a minimum balance of \$500.00, OR an average daily balance of \$1,000.00, you may write all the checks you wish, with no monthly service charge.(A \$5.00 monthly fee is assessed if you go below the minimum or average requirements.)



SPECIAL NOTICE: CUSTOMERS 62 YEARS OF AGE AND

Customers 62 years of age and older who have direct deposit of social security or other retirement checks into any Standard Federal Savings account will pay no monthly service charge on their checking accounts.

STANDARD FEDERAL MORTGAGE AND HOME IMPROVEMENT LOAN CUSTOMERS:

Your checking account is free of monthly service charges if your Standard Federal mortgage payments or home improvement loan payments are automatically paid each month from your checking account.





2401 West Big Beaver Troy, Michigan 48084 (313) 643-9600

